

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: NATIVIDAD GARCIA and SARAH GARCIA, Debtors	§ § § § §	CASE NO. 09-40763-RFN-13 CHAPTER 13
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**NOTICE OF TEMPORARY MORTGAGE LOAN MODIFICATION
BY AND BETWEEN DEBTORS AND
HOUSEHOLD FINANCE CORP III, ITS SUCCESSORS AND/OR ASSIGNS**

COMES NOW HOUSEHOLD FINANCE CORP III, its successors and/or assigns
("Creditor"), to provides the following *Notice of Mortgage Loan Modification*:

1. Creditor is the holder of a ("Note") in the original principal sum of **\$118,750.00**, dated **OCTOBER 31, 2000**, which was executed by **NATIVIDAD GARCIA, JOINED HEREIN PRO FORMA BY HIS WIFE, SARAH GARCIA** to **WOODHAVEN FINANCIAL SERVICE**. The Note is secured by a Deed of Trust of even date therewith granting a lien against real estate located at **5029 MARINEWAY DRIVE, FORT WORTH, TX 76106** ("Property").

2. On or before May 28, 2009, said Note was modified by direct agreement by and between the Creditor and the Debtors. The undersigned counsel was not involved with the creation or consummation of the modification agreement, but provides this Notice to the Court and parties in interest for informational purposes only.

3. The terms of said modification provide that the interest rate shall be reduced to 5.25% for the period of June 1, 2009 through the duration of the Chapter 13 case so long as the stay remains in effect as to said Creditor.

4. Commencing with the payment due on June 1, 2009, the monthly principal and interest payment on the Note shall be approximately \$724.00.

5. The foregoing terms contained in this Notice and the filing thereof is not intended to be an invocation of the automatic stay nor is it to be construed as a request for payments through the Chapter 13 plan.

Respectfully Submitted,

By: //s// June A. Mann
June A. Mann / TBA No. 12928400
David Aaron DeSoto / TBA No. 00790585
Branch M. Sheppard / TBA No. 24033057
Grant M. Tabor / TBA No. 24027905
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Mann & Stevens, P.C.
550 Westcott Street, Suite 560
Houston, Texas 77007
(713) 293-3600
(713) 293-3636 (Facsimile)
ATTORNEY FOR CREDITOR

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing *Notice of Mortgage Loan Modification* has been served upon the following parties via electronic means through the Court's CM/ECF system or by pre-paid regular first class U.S. Mail on July 6, 2009.

//s// June A. Mann

June A. Mann

Debtors

NATIVIDAD GARCIA
SARAH GARCIA
5029 MARINEWAY DR.
FT. WORTH, TX 76135

Debtors' Attorney - via electronic notification

MICHAEL P. O'DONNELL
3450 HULEN STREET
FORT WORTH, TEXAS 76107

Chapter 13 Trustee - via electronic notification

TIMOTHY TRUMAN
6851 N. E. LOOP 820, SUITE 300
FT. WORTH, TX 76180-6608

U.S. Trustee - via electronic notification

US TRUSTEE
1100 COMMERCE ST., ROOM 976
DALLAS, TX 75242